

IN THE UNITED STATES BANKRUPTCY COURT
WESTERN DISTRICT OF PENNSYLVANIA

IN RE:

JAMES T SMITH
JANICE L SMITH
Debtor(s)

Ronda J. Winnecour
Chapter 13 Trustee,
Movant
vs.
No Respondents.

Case No.:16-24101

Chapter 13

Document No.:

**CHAPTER 13 TRUSTEE'S MOTION FOR DISCHARGE OF DEBTOR
AND APPROVAL OF TRUSTEE'S REPORT OF RECEIPTS AND DISBURSEMENTS**

Ronda J. Winnecour, Chapter 13 Trustee, respectfully represents the following:

1. The plan was confirmed in this Chapter 13 case, and the undersigned served as Trustee.
2. The Trustee has examined the terms of the confirmed Chapter 13 plan, the history of payments to creditors and the claims filed in this Chapter 13 case. The Trustee now recommends that the Court treat this Chapter 13 case as complete.
3. Attached hereto, please find the **Trustee's Report of Receipts and Disbursements** in this case.
4. After all distribution checks have been negotiated or funds deposited into the Court's registry, the Trustee's office will file **UST FORM 13-FR-S: Chapter 13 Standing Trustee's Final Report and Account** (the "Final Report"). Upon submission of the Final Report, the Trustee asks the Court to discharge her from her duties in this case and close this case.

Wherefore, the Trustee requests that the Court,

1. Grant the Debtor(s) a discharge pursuant to Section 1328(a) of the Bankruptcy Code,
2. Approve the Trustee's Report of Receipts and Disbursements,
3. Terminate wage attachments,
4. Revest property of the estate in the debtor(s), and
5. Enter a final decree and close this case.

February 23, 2022

/s/ Ronda J. Winnecour

RONDA J WINNECOUR PA ID #30399
CHAPTER 13 TRUSTEE WD PA
600 GRANT STREET
SUITE 3250 US STEEL TWR
PITTSBURGH, PA 15219
(412) 471-5566
cmecf@chapter13trusteewdpa.com

TRUSTEE'S REPORT OF RECEIPTS AND DISBURSEMENTS

Ronda J. Winnecour, Trustee for the above case, submits the following report pursuant to 11 USC 1302 (b) (1).

1. The case was filed on 11/03/2016 and confirmed on 12/12/16 . The case was subsequently Completed After Confirmation

2. The Trustee made the following disbursements.

Total Receipts		83,071.08
Less Refunds to Debtor	680.68	
TOTAL AMOUNT OF PLAN FUND		82,390.40

Administrative Fees		
Filing Fee	0.00	
Notice Fee	0.00	
Attorney Fee	7,410.02	
Trustee Fee	3,834.51	
Court Ordered Automotive Insurance	0.00	
TOTAL ADMINISTRATIVE FEES		11,244.53

Creditor Type	Creditor Name	Claim Amount	Prin Paid	Int Paid	Total Paid
Secured					
	US BANK TRUST NA - TRUSTEE CVF III M Acct: 6523	0.00	21,440.58	0.00	21,440.58
	US BANK TRUST NA - TRUSTEE CVF III M Acct: 6523	16,706.51	16,706.51	0.00	16,706.51
	RINGGOLD ASD (MONONGAHELA) (RE)** Acct: 0600	2,113.83	2,113.83	691.74	2,805.57
	WASHINGTON COUNTY TAX CLM BUREAU Acct: 0700	0.00	0.00	21.05	21.05
	WASHINGTON COUNTY TAX CLM BUREAU Acct: 0600	359.55	359.55	79.96	439.51
	RINGGOLD ASD (MONONGAHELA) (RE)** Acct: 0600	2,466.38	2,466.38	0.00	2,466.38
	RINGGOLD ASD (MONONGAHELA) (RE)** Acct: 9050	600.34	600.34	198.02	798.36
	RINGGOLD ASD (MONONGAHELA) (RE)** Acct: 9050	26.16	26.16	0.00	26.16
	RINGGOLD ASD (MONONGAHELA) (RE)** Acct: 2620	0.00	0.00	0.00	0.00
	RINGGOLD ASD (MONONGAHELA) (RE)** Acct: 2620	0.00	0.00	0.00	0.00
	RINGGOLD ASD (MONONGAHELA) (RE)** Acct: 2620	0.00	0.00	0.00	0.00
	NORTHWEST CONSUMER DISCOUNT CO Acct: 0490	2,510.27	2,510.27	217.86	2,728.13
	NORTHWEST CONSUMER DISCOUNT CO Acct: 0490	16,550.08	16,550.08	2,360.50	18,910.58
					66,342.83

Priority					
	SCOTT R LOWDEN ESQ** Acct:	0.00	0.00	0.00	0.00
	JAMES T SMITH Acct:	0.00	0.00	0.00	0.00
	JAMES T SMITH Acct:	670.00	670.00	0.00	0.00

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Creditor Type	Creditor Name	Claim Amount	Prin Paid	Int Paid	Total Paid
Priority					
	JAMES T SMITH	10.68	10.68	0.00	0.00
	Acct:				
	RICE AND ASSOCIATES	3,000.00	3,000.00	0.00	0.00
	Acct:				
	DAVID A RICE ESQ	0.00	0.00	0.00	0.00
	Acct:				
	NICOTERO & LOWDEN PC	0.00	0.00	0.00	0.00
	Acct:				
	RICE AND ASSOCIATES	2,111.32	2,111.32	0.00	0.00
	Acct: XXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXX5-18				
	RICE AND ASSOCIATES	2,298.70	2,298.70	0.00	0.00
	Acct: XXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXX2-19				
	PA DEPARTMENT OF REVENUE*	400.46	400.46	0.00	400.46
	Acct: 1491				
	US BANK TRUST NA - TRUSTEE CVF III M	587.87	587.87	0.00	587.87
	Acct: 6523				
					988.33
Unsecured					
	LVNV FUNDING LLC, ASSIGNEE	0.00	0.00	0.00	0.00
	Acct:				
	ALLEGHENY GENERAL HOSPITAL	0.00	0.00	0.00	0.00
	Acct: 1080				
	ALLEGHENY GENERAL HOSPITAL	0.00	0.00	0.00	0.00
	Acct:				
	ASSISTED CARE	0.00	0.00	0.00	0.00
	Acct: 9286				
	CHARLES LOMAGO DMD	0.00	0.00	0.00	0.00
	Acct: 1566				
	COLLECTION SERVICE CENTER INC	0.00	0.00	0.00	0.00
	Acct: NXXU				
	COLLECTION SERVICE CENTER INC	0.00	0.00	0.00	0.00
	Acct: K4EJ				
	COLLECTION SERVICE CENTER INC	0.00	0.00	0.00	0.00
	Acct: I9VL				
	COMCAST++	0.00	0.00	0.00	0.00
	Acct: 9115				
	PEOPLES NATURAL GAS CO LLC*	7,548.89	2,672.68	0.00	2,672.68
	Acct: 5636				
	DIVERSIFIED CONSULTANTS++	0.00	0.00	0.00	0.00
	Acct: 7058				
	GUILLERMO & BORRERO MD & ASSOC++	0.00	0.00	0.00	0.00
	Acct: 0720				
	HEALTH CARE SOLUTIONS	0.00	0.00	0.00	0.00
	Acct: 3168				
	INSTANT DIAGNOSTIC SYSTEMS++	0.00	0.00	0.00	0.00
	Acct: 6904				
	JEFFERSON CAPITAL SYSTEMS LLC*	108.25	38.33	0.00	38.33
	Acct: 3538				
	KLINGENSMITH HEALTH CARE	0.00	0.00	0.00	0.00
	Acct: 6946				
	MCKESSON PATIENT CARE SOLUTIONS	0.00	0.00	0.00	0.00
	Acct:				
	MONONGAHELA VALLEY HOSPITAL	0.00	0.00	0.00	0.00
	Acct: 4741				
	OSCAR UREA MD	0.00	0.00	0.00	0.00
	Acct: 0760				
	RAYMOND P AMATANGLO++	0.00	0.00	0.00	0.00
	Acct:				
	STATE COLLECTION SERVICE INC	0.00	0.00	0.00	0.00

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Creditor Type	Creditor Name	Claim Amount	Prin Paid	Int Paid	Total Paid
Unsecured					
	Acct: 4107				
	THE AFFILIATED GROUP++	0.00	0.00	0.00	0.00
	Acct: 8601				
	CHAPTER HOLDINGS LLC FBO: THOMAS	2,399.60	849.58	0.00	849.58
	Acct:				
	WASHINGTON COUNTY TAX CLM BUREAU	0.00	0.00	0.00	0.00
	Acct:				
	PA DEPARTMENT OF REVENUE*	56.50	20.00	0.00	20.00
	Acct: 1491				
	QUANTUM3 GROUP LLC AGNT - CF MEDICAL	448.05	158.63	0.00	158.63
	Acct: 3359				
	QUANTUM3 GROUP LLC AGNT - CF MEDICAL	63.20	22.38	0.00	22.38
	Acct: 3067				
	QUANTUM3 GROUP LLC AGNT - CF MEDICAL	150.00	53.11	0.00	53.11
	Acct: 3579				
	PEOPLES NATURAL GAS CO LLC*	0.00	0.00	0.00	0.00
	Acct:				
	CITIFINANCIAL (RE*)++	0.00	0.00	0.00	0.00
	Acct: 3503				
	PHELAN HALLINAN DIAMOND & JONES LLP	0.00	0.00	0.00	0.00
	Acct: 3503				
	RINGGOLD SCHOOL DISTRICT	0.00	0.00	0.00	0.00
	Acct:				
	SYNCHRONY BANK	0.00	0.00	0.00	0.00
	Acct: 6386				
	MCCALLA RAYMER ET AL	0.00	0.00	0.00	0.00
	Acct:				
	KML LAW GROUP PC*	0.00	0.00	0.00	0.00
	Acct:				
					3,814.71
TOTAL PAID TO CREDITORS					71,145.87
TOTAL CLAIMED					
PRIORITY		988.33			
SECURED		41,333.12			
UNSECURED		10,774.49			

Date: 02/23/2022

/s/ Ronda J. Winnecour

RONDA J WINNECOUR PA ID #30399
CHAPTER 13 TRUSTEE WD PA
600 GRANT STREET
SUITE 3250 US STEEL TWR
PITTSBURGH, PA 15219
(412) 471-5566
cmecf@chapter13trusteedpa.com

IN RE:

JAMES T SMITH
JANICE L SMITH
Debtor(s)

Ronda J. Winnecour
Movant

vs.
No Repondents.

Case No.:16-24101

Chapter 13

Document No.:

ORDER OF COURT

AND NOW, this _____ day of _____, 20____, upon consideration of the **Chapter 13 Trustee's Motion for Discharge of Debtor and Approval of Trustee's Report of Receipts and Disbursements**, and following notice to the creditors and an opportunity to be heard, it is hereby **ORDERED, ADJUDGED** and **DECREED**, as follows:

(1). This Court finds that the Chapter 13 plan, as supplemented by any and all amendments, has been fully and finally completed.

(2). The debtor(s) is/are entitled to and shall receive a discharge in this case pursuant to Section 1328(a) of the Bankruptcy Code.

(3). To the extent not previously terminated, the wage attachment(s) issued in this case is/are immediately terminated and the debtor(s) shall serve a copy of this order on any affected employer(s).

(4). Property of the estate hereby reverts in the debtor(s). This reversion of property is free and clear of any and all claims or interests except as otherwise treated in the plan or in the Order confirming the Plan. All restrictions of the debtor(s)' use of the property of the estate is hereby terminated.

(5). Each and every creditor is bound by the provisions of the completed plan, whether or not the claim of such creditor is provided for in the Plan, and whether or not such creditor has objected to, has accepted or rejected the plan. All mortgage and other secured debts provided for by the Plan are hereby found to be cured of any and all monetary defaults as of the payment date for which the Trustee last made a distribution, and no additional interest, late fees or penalties may be assessed for time periods or payments due prior to that date.

(6). After all distribution checks have been negotiated or funds deposited into the Court's registry, the Trustee shall file UST Form 13-FR-S: Chapter 13 Standing Trustee's Final Report and Account (the "Final Report"). Upon submission of the Final Report, the Trustee is discharged from her duties in this case and the case will be closed.

BY THE COURT:

U.S. BANKRUPTCY JUDGE

In re:
James T Smith
Janice L Smith
Debtors

Case No. 16-24101-CMB
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0315-2

User: auto

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Date Rcvd: Feb 24, 2022

Form ID: pdf900

Total Noticed: 42

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
#	Addresses marked '#' were identified by the USPS National Change of Address system as requiring an update. While the notice was still deliverable, the notice recipient was advised to update its address with the court immediately.
##	Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Feb 26, 2022:

Recip ID	Recipient Name and Address
db/jdb	+ James T Smith, Janice L Smith, 507 Jackson Street, Monongahela, PA 15063-2125
cr	+ U.S. Bank Trust National Association, as trustee f, 3000 Kellway Dr. Ste 150, Carrollton, TX 75006-3357
14316396	+ Aftersool / LVNV Funding, P.O. Box 1022, Wixom, MI 48393-1022
14316397	+ Allegheny General Hosp., 320 E North Avenue, Pittsburgh, PA 15212-4772
14316398	+ Allegheny General Hospital, P.O. Box 644662, Pittsburgh, PA 15264-4662
14316399	+ Assisted Care, P.O. Box 1127, Sherman, TX 75091-1127
14369437	CITIFINANCIAL SERVICING LLC, c/o Ditech Financial LLC, PO Box 6154, Rapid City, SD 57709-6154
14316400	+ Charles Lomago, DMD, 447 West Main Street, Monongahela, PA 15063-2564
14316402	+ Citifinancial Servicing LLC, c/o Peter Wapner, Essq., 1617 JFK Blvd., Suite 1400, Philadelphia, PA 19103-1814
14316401	+ Citifinancial Servicing LLC, 3000 Bayport Drive, Suite 880, Tampa, FL 33607-8409
14316403	+ Collection Service / Allegheny Clinic, Po Box 1623, Butler, PA 16003-1623
14316404	+ Comcast Cable, P.O. Box 1349, Melville, NY 11747-0421
14316405	+ Credit Protection / Peoples Nat Gas, 13355 Noel Rd Ste 2100, Dallas, TX 75240-6837
14316406	+ Ditech Financial Llc, 332 Minnesota St Ste 610, Saint Paul, MN 55101-1314
15329160	+ Fay Servicing, LLC, c/o MCCALLA RAYMER LEIBERT PIERCE, LLC, Bankruptcy Department, 1544 Old Alabama Road, Roswell, GA 30076-2102
14316408	+ Guillermo Borrero, MD, 575 Coal Valley Road, Clairton, PA 15025-3740
14316409	+ Health Care Solutions, P.O. Box 105760, Atlanta, GA 30348-5760
14316412	+ Klingensmith Health Care, P.O. Box 151, Ford City, PA 16226-0151
14316413	+ McKesson Patient Care Solutions, P.O. Box 645034, Pittsburgh, PA 15264-5034
14316414	+ Monongahela Valley Hosp., 1163 Country Club Road, Monongahela, PA 15063-1095
14329743	+ Northwest Consumer Discount Company, 507 Jackson Street, Monogahela, PA 15063-2125
14316416	+ Oscar Urea, MD., 110 Hidden Valley Road, McMurray, PA 15317-2685
14316417	+ Raymond Amatangelo, Essq., 312 Fallowfield Avenue, Charleroi, PA 15022-1405
14316418	+ Ringgold School District, 400 Main Street, New Eagle, PA 15067-1108
14316419	+ Ringgold School District, c/o Megan Iannacone, Esq., P.O. Box 391, Norristown, PA 19404-0391
14331861	+ Ringgold School District, c/o Portnoff Law Associates, Ltd., P.O. Box 3020, Norristown, PA 19404-3020
14316421	+ The Affiliated Group / Walgreens Pharmac, Po Box 7739, Rochester, MN 55903-7739
14316422	+ Thomas Family Dental, 3506 Washington Ave., P.O. Box 128, Finleyville, PA 15332-0128
14942635	U.S. Bank Trust National Association, as trustee f, c/o Fay Servicing, LLC, PO Box 814609,, Dallas, TX 75381-4609
14316423	#+ Washington County Tax Claim Bureau, 100 West Beau Street Suite 205, Washington, PA 15301-4483

TOTAL: 30

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
cr	+ Email/Text: BKMailBayview@bayviewloanservicing.com	Feb 24 2022 23:35:00	Bayview Loan Servicing LLC, 4425 Ponce de Leon Blvd. 5th Floor, Coral Gables, FL 33146-1873
cr	+ Email/Text: ebnpeoples@grblaw.com		

District/off: 0315-2

User: auto

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Date Rcvd: Feb 24, 2022

Form ID: pdf900

Total Noticed: 42

		Feb 24 2022 23:35:00	Peoples Natural Gas Company LLC, c/o S. James Wallace, P.C., 845 N. Lincoln Ave., Pittsburgh, PA 15233-1828
14831123	+ Email/Text: bkteam@selenefinance.com	Feb 24 2022 23:35:00	Atlantica, LLC, c/o Selene Finance, 9990 Richmond Ave, Suite 400 South, Houston, TX 77042-4546
14416988	+ Email/Text: BKMailBayview@bayviewloanservicing.com	Feb 24 2022 23:35:00	Bayview Loan Servicing, LLC, 4425 Ponce De Leon Blvd. 5th Floor, Coral Gables, Florida 33146-1873
14316407	+ Email/Text: bankruptcynotices@dcicollect.com	Feb 24 2022 23:36:00	Diversified Consultant / Sprint, P O Box 551268, Jacksonville, FL 32255-1268
14361051	Email/Text: JCAP_BNC_Notices@jcap.com	Feb 24 2022 23:36:00	Jefferson Capital Systems LLC, Po Box 7999, Saint Cloud Mn 56302-9617
14316411	+ Email/Text: JCAP_BNC_Notices@jcap.com	Feb 24 2022 23:36:00	Jefferson Capital Syst / Fingerhut, 16 Mcleland Rd, Saint Cloud, MN 56303-2198
14325496	+ Email/PDF: rmscedi@recoverycorp.com	Feb 24 2022 23:36:57	PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
14318979	Email/Text: RVSVCBICNOTICE1@state.pa.us	Feb 24 2022 23:36:00	Pennsylvania Department of Revenue, Bankruptcy division, P O Box 280946, Harrisburg P A 17128-0946
14347755	+ Email/Text: ebnpeoples@grblaw.com	Feb 24 2022 23:35:00	Peoples Natural Gas Company LLC, c/o S. James Wallace, P.C., 845 North Lincoln Avenue, Pittsburgh, PA 15233-1828
14330596	Email/Text: bnc-quantum@quantum3group.com	Feb 24 2022 23:36:00	Quantum3 Group LLC as agent for, CF Medical LLC, PO Box 788, Kirkland, WA 98083-0788
14316420	Email/Text: amieg@stcol.com	Feb 24 2022 23:35:00	State Collection Services, P.O. Box 6250, Madison, WI 53716

TOTAL: 12

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
cr	*+	Fay Servicing, LLC, c/o McCalla Raymer Leibert Pierce, LLC, Bankruptcy Department, 1544 Old Alabama Road, Roswell, GA 30076-2102
cr	*+	PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
cr	*+	Ringgold School District, c/o Portnoff Law Associates, Ltd., P.O. Box 3020, Norristown, PA 19404-3020
14316410	##+	Instant Diagnostic Systems, P.O. Box 2449, Decatur, AL 35602-2449
14316415	##+	Northwest Consumer Discount Company, PO Box 33, Monogahala, PA 15063-0033

TOTAL: 0 Undeliverable, 3 Duplicate, 2 Out of date forwarding address

NOTICE CERTIFICATION

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Feb 26, 2022

Signature: /s/Joseph Speetjens

District/off: 0315-2

User: auto

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Date Rcvd: Feb 24, 2022

Form ID: pdf900

Total Noticed: 42

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on February 23, 2022 at the address(es) listed below:

Name	Email Address
Brian Nicholas	on behalf of Creditor U.S. Bank Trust National Association as trustee for CVF III Mortgage Loan Trust II bnicholas@kmlawgroup.com
David A. Rice	on behalf of Debtor James T Smith ricelaw1@verizon.net lowdenscott@gmail.com
David A. Rice	on behalf of Joint Debtor Janice L Smith ricelaw1@verizon.net lowdenscott@gmail.com
James R. Wood	on behalf of Creditor Ringgold School District jwood@portnoffonline.com jwood@ecf.inforruptcy.com
Lisa Cancanon	on behalf of Creditor Bayview Loan Servicing LLC lisac@w-legal.com Llombardi06@law.du.edu
Office of the United States Trustee	ustpreion03.pi.ecf@usdoj.gov
Ronda J. Winnecour	cmecf@chapter13trusteedpa.com
S. James Wallace	on behalf of Creditor Peoples Natural Gas Company LLC ecfpeoples@grblaw.com Equitablebankruptcy@peoples-gas.com
Scott R. Lowden	on behalf of Joint Debtor Janice L Smith niclow1gl@comcast.net
Scott R. Lowden	on behalf of Debtor James T Smith niclow1gl@comcast.net

TOTAL: 10